

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

William Reitz
Debtor(s)

Bankruptcy Case No.: 19-70481-JAD
Issued Per 12/20/2019 Proceeding
Chapter: 13
Docket No.: 37 - 22
Concil. Conf.: March 26, 2020 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 9/10/2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Mar. 26, 2020 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Santander [Claim #1] as a pay in full claim; Internal Revenue Service [Claim #4] .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: January 3, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Reitz
 Debtor

Case No. 19-70481-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: skoz
 Form ID: 149

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 Total Noticed: 41

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db
 15122613 +William Reitz, P.O. Box 137, Lanse, PA 16849-0137
 15122614 +Bank of America, Po Box 17054, Wilmington, DE 19850-7054
 15100147 +Cancer Care Partnership, PO B0x 37808, Baltimore, MD 21297-7808
 15100148 +Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
 15122617 +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
 15100149 +Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
 15100151 +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
 15122623 +Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
 15122624 +Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
 15122625 +Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
 15122626 +Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
 15122627 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 15100152 +Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
 15122633 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 15122634 +Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
 15100157 +Keystone Rural Health Consotia, 90 E. 2nd Street, Emporium, PA 15834-1302
 15100158 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
 15100160 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15124486 +Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
 +Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. 1, Ste. 1-511, Holmdel, NJ 07733-1976
 15100162 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 15100163 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15122646 +Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
 15122647 +Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
 15110081 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
 15122648 +Santander, P.O. Box 560284, Dallas, TX 75356-0284
 15100166 +William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N, Rochester Mills, PA 15771-6505
 15100164 penelec, PO Box 16001, Reading, PA 19612-6001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15100150 +E-mail/Text: bdsupport@creditmanagementcompany.com Jan 04 2020 02:33:57
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15122620 +E-mail/PDF: creditonebknofications@resurgent.com Jan 04 2020 02:46:07 Credit One Bank,
 Po Box 98875, Las Vegas, NV 89193-8875
 15122621 E-mail/Text: G06041@att.com Jan 04 2020 02:33:56 DirectTV, PO Box 78626,
 Phoenix, AZ 85062-8626
 15135948 E-mail/Text: G06041@att.com Jan 04 2020 02:33:56 Directv, LLC,
 by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
 15100155 +E-mail/Text: cio.bncmail@irs.gov Jan 04 2020 02:33:22 Internal Revenue Service,
 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
 15100156 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 04 2020 02:33:51 Jefferson Capital,
 PO BOX 7999, Saint Cloud, MN 56302
 15134442 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 04 2020 02:33:51 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15133653 E-mail/Text: camanagement@mtb.com Jan 04 2020 02:33:24 M&T BANK, PO Box 840,
 Buffalo, NY 14240
 15122636 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 04 2020 02:33:40 Midland Credit Management,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 15132451 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 04 2020 02:33:40 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 15122638 +E-mail/Text: mmrgbk@miramedrg.com Jan 04 2020 02:33:44 MiraMed Revenue Group, PO Box 536,
 Linden, MI 48451-0536
 15100159 +E-mail/Text: mmrgbk@miramedrg.com Jan 04 2020 02:33:44 Miramedrg, 360 E. 22nd Street,
 Lombard, IL 60148-4924
 15100161 +E-mail/Text: Bankruptcies@nragroup.com Jan 04 2020 02:34:10 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 M&T BANK
 15122615* +Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
 15122616* +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
 15122618* +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
 15122619* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15122622* +Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
 15122628* +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 15100153* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 15122629* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 15122631* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
 15100154* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
 15122630* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230

District/off: 0315-7

User: skoz
Form ID: 149

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Total Noticed: 41

Date Rcvd: Jan 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

15122632* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302)
15122635* +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15122637* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15122639* +Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15122640* +Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15122641* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15122642* Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15122645* +Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771
15122643* +Penelec, PO Box 3687, Akron, OH 44309-3687
15122649* +William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N,
Rochester Mills, PA 15771-6505
15122644* penelec, PO Box 16001, Reading, PA 19612-6001
15100165 ##+Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771

TOTALS: 1, * 22, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor William Reitz ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4